

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Emmanuel Afolabi Ojofeitimi
Debtor

Case No. 13-04201-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180WH

Page 1 of 2
Total Noticed: 35

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db +Emmanuel Afolabi Ojofeitimi, 107-38 164TH PL., Jamaica, NY 11433-2428
cr +Oyindamola Ojofeitimi, 122-11 Milburn Street, Springfield Garden, NY 11413-1053
4486183 2001 Bishops Gate Blvd., Mt. Laurel, New Jersey 08054-4604
4963718 +8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4728199 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4361756 +HSBC, PO Box 5954, Springfield, OH 45501-5954
4625414 +HSBC Bank USA, N.A., Mortgage Service Center, One Mortgage Way, Mt. Laurel, NJ 08054,
Mailstop: SV 08054-4637
4361757 +Integra, 801 S. Rampart Blvd, Sutie 2, Las Vegas, NV 89145-4898
4361750 Long Island Plastic Surgery, Franklin Avenue, Garden City, NY 11530
4907660 +Nationstar Mortgag, LLC, P.O.Box 619094, Dallas, TX 75261-9741, Nationstar Mortgag, LLC,
P.O.Box 619094, Dallas, TX 75261-9094
4907659 Nationstar Mortgag, LLC, P.O.Box 619094, Dallas, TX 75261-9741
+Ojofeitimi Emmanuel Afolabi, 471 Rocky Mountain Drive, PO Box 586, Effort, PA 18330-0586
4361761 +Oyindamola Ojofeitimi, 122-11 Milburn Street, Springfield Gardens, NY 11413-1053
4674830 +Oyindamola Ojofeitimi, 122-11 Milburn Street, Springfield Gardens, NY 11413-1053
4539799 +The Bank of New York Mellon FKA The Bank of New Yo, 4425 Ponce de Leon Blvd., 5th Floor,
Coral Gables, FL 33146-1837

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkdepartment@rtresolutions.com Nov 09 2017 19:00:13
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, TX 75247-4029
cr +EDI: DRIV.COM Nov 09 2017 18:58:00 Santander Consumer USA, Inc.,
P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
4411636 +E-mail/Text: bncmail@w-legal.com Nov 09 2017 19:00:12 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4406638 EDI: BECKLEE.COM Nov 09 2017 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4382512 EDI: AIS.COM Nov 09 2017 18:58:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4361752 +EDI: AMEREXPR.COM Nov 09 2017 18:58:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
4361753 EDI: BANKAMER.COM Nov 09 2017 18:58:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
Greensboro, NC 27410
4361754 EDI: CAPITALONE.COM Nov 09 2017 18:58:00 Cap One, Po Box 85520, Richmond, VA 23285
4361755 +EDI: CHASE.COM Nov 09 2017 18:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
4438820 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 09 2017 19:00:02 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4361758 EDI: IRS.COM Nov 09 2017 18:58:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4361760 E-mail/Text: bankruptcynotice@nymcu.org Nov 09 2017 19:00:16 Municipal Credit Union,
22 Cortlandt St, New York, NY 10007
4423287 E-mail/Text: bkdepartment@rtresolutions.com Nov 09 2017 19:00:13 Real Time Resolutions Inc,
1349 Empire Central Drive Suite 150, PO Box 36655, Dallas, Texas 75247-4029
4361762 +E-mail/Text: bkdepartment@rtresolutions.com Nov 09 2017 19:00:13 Real Time Resolutions,
PO Box 35888, Dallas, TX 75235-0888
4364105 EDI: DRIV.COM Nov 09 2017 18:58:00 SANTANDER CONSUMER USA, P.O. BOX 560284,
DALLAS, TX 75356-0284
4361763 +EDI: DRIV.COM Nov 09 2017 18:58:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n,
Dallas, TX 75247-3822
4443013 EDI: TFSR.COM Nov 09 2017 18:58:00 Toyota Motor Credit Corporation,
19001 South Western Avenue, PO Box 2958, Torrance, CA 90509
4361764 +EDI: TFSR.COM Nov 09 2017 18:58:00 Toyota Motor Credit Co, 1000 Bridgeport Ave # 4t,
Shelton, CT 06484-4660
4366941 EDI: TFSR.COM Nov 09 2017 18:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
4361765 +EDI: VERIZONEAST.COM Nov 09 2017 18:58:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4614864 Santander Consumer USA, Inc.P.O. Box 562088, Suite
4674831* +Oyindamola Ojofeitimi, 122-11 Milburn Street, Springfield Gardens, NY 11413-1053
4361751 ##+Trainor Law Offices PC, 1720 Fairmont Street, Allentown, PA 18104-3118

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-22CB) ecfmail@mw-c-law.com
 Alexandra Teresa Garcia on behalf of Creditor HSBC BANK USA, N.A. ecfmail@mw-c-law.com
 Alexandra Teresa Garcia on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee (CWALT 2004-22CB) ecfmail@mw-c-law.com
 Alexandra Teresa Garcia on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2004-22CB, Mortgage Pass Through Certificates, Series 2004-22CB ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2004-22CB, Mortgage Pass Through Certificates, Series 2004-22CB ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-22CB) ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee (CWALT 2004-22CB) ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor HSBC BANK USA, N.A. ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-2 ecfmail@mw-c-law.com
 Celine P DerKrikorian on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certificate Holders of the CWALT, Inc., Alternative Loan Trust 2004-22CB, Mortgage Pass Through Certificates, Ser ecfmail@mw-c-law.com
 Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecef@pamd13trustee.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor HSBC Bank USA, N.A. bkgroup@kmlawgroup.com
 Jason Brett Schwartz on behalf of Defendant REAL TIME RESOLUTIONS, INC. JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com
 John F. Hacker on behalf of Creditor Oyindamola Ojofeitimi jhacker@mfdldlaw.com, Jfhacker@ptd.net
 Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-2 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 Mary F Kennedy on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., as trustee on behalf of CWABS Inc., Asset-Backed Certificates Trust 2007-2 by Green Tree Servicing, LLC mary@javardianlaw.com, tami@javardianlaw.com
 Mary F Kennedy on behalf of Creditor Green Tree Servicing, LLC, as authorized servicer mary@javardianlaw.com, tami@javardianlaw.com
 Nicole Bernadette LaBletta on behalf of Creditor NATIONSTAR MORTGAGE LLC nlabletta@udren.com, vbarber@udren.com
 Paul Edward Trainor on behalf of Plaintiff Emmanuel Afolabi Ojofeitimi trainorlawoffices@gmail.com
 Paul Edward Trainor on behalf of Debtor 1 Emmanuel Afolabi Ojofeitimi trainorlawoffices@gmail.com
 Thomas I Puleo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 Toyota Motor Credit Corporation Valerie_Sato@toyota.com, Nicole_Rivas@toyota.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov
 William E. Craig on behalf of Creditor Toyota Motor Credit Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecef@gmail.com
 William E. Craig on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecef@gmail.com

TOTAL: 26

Information to identify the case:Debtor 1 **Emmanuel Afolabi Ojofeitimi**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2714**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-04201-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:Emmanuel Afolabi Ojofeitimi
aka Emmanuel A. Ojofeitimi**By the
court:**November 9, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.